

Preparing for a Move

Some Helpful Hints for Household Goods Claims

Understanding the Personnel Claims Act is an important aspect of preparing for a household goods shipment. Hopefully, your move will be free of any loss or damage. There are occasions, however, when individuals sustain catastrophic losses. Then, it seems, the soldiers who have already lost the most, discover they will sustain further out of pocket losses due to the limitations in the claims system.

Two important features for you to remember are:

(1) The maximum amount that can be paid for any loss or damage to personal property arising from a single incident is \$40,000. This limitation is statutory.

(2) Within this \$40,000 limitation, there are maximum amounts allowable for certain items. For example: if you own a stereo system worth \$5,000 and it is lost in shipment, the maximum amount that can be paid is \$4,000. Please consider such limitations in deciding if you need to purchase extra coverage for your personal property.

In order to make an informed judgment on whether you are adequately covered by the Personnel Claims Act, you need to know whether the value of any category of property you own is in excess of what the Army could pay if you sustained a total loss. There are over 80 categories of property, from air conditioners to wigs, for which the Army has established a maximum allowable per claim. You should obtain a copy of the "It's Your Move" pamphlet and review the maximum amounts allowable for the categories of property. If the pamphlet is unavailable, or if you have additional questions, consult your ITO outbound shipping counselor or local claims office.

Other "do's and don'ts" of the pre-move process include:

☆ Do not ship your proof of ownership documents, e.g., purchase receipts, prior appraisals, pictures, etc., of your personal property with your household goods. Hand-carry these important documents.

☆ If items are extremely valuable, you might want to obtain an appraisal. The burden will be upon you to prove ownership and value. For example, if prior to shipment, you cannot prove you own a particular comic or baseball card and that it is in mint condition, you should consider some type of professional appraisal to substantiate ownership and value. It will be

extremely difficult to prove ownership and value for an item after it is lost if you do not have such proof. An appraisal made after the item is missing based on your verbal description will have very little value.

- ☆ Identify items, such as expensive jewelry, which must be hand carried with you to your next duty station.

- ☆ If you own a large number of items such as expensive comic books, baseball cards, compact disks (CDs), make sure you do a separate inventory of each item prior to shipment. Such an inventory will help you account for these items if some or all of them are lost in shipment, but the listing in itself cannot substantiate value or prove it was tendered to the carrier.

- ☆ The Army will not pay any compensation for coin collections or money if lost in shipment.

- ☆ Personal computers must be prepared for shipment by you in accordance with the manufacturers instructions; put in park, key lock, etc. This is not the packer's responsibility.

- ☆ Computer printers must have the toner cartridge removed by you prior to shipment in accordance with the manufacturer's instructions.

- ☆ Take pictures of household property. This will help prove you owned/shipped the items.

If you have any questions pertaining to claim policies, please contact claims personnel at the Northern Law Center, Bldg 318 on SHAPE, or call DSN 423-4061.